

GREAT RIVER HOLDING COMPANY

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3207613	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$171	\$159	-7.5%		
Loans	\$116	\$102	-11.9%		
Construction & development	\$3	\$2	-39.7%		
Closed-end 1-4 family residential	\$34	\$29	-15.1%		
Home equity	\$4	\$4	15.6%		
Credit card	\$1	\$0	-100.0%		
Other consumer	\$11	\$4	-66.1%		
Commercial & Industrial	\$10	\$8	-17.1%		
Commercial real estate	\$46	\$47	2.6%		
Unused commitments	\$9	\$10	15.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$11	51.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$34	\$34	2.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$155	\$143	-7.4%		
Deposits	\$138	\$132	-4.6%		
Total other borrowings	\$16	\$11	-32.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$17	\$15	-8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.3%	--		
Tier 1 risk based capital ratio	11.9%	13.1%	--		
Total risk based capital ratio	13.1%	14.3%	--		
Return on equity ¹	-74.7%	3.2%	--		
Return on assets ¹	-8.0%	0.3%	--		
Net interest margin ¹	2.8%	2.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	35.6%	33.2%	--		
Loss provision to net charge-offs (qtr)	167.7%	0.0%	--		
Net charge-offs to average loans and leases ¹	2.3%	-0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	34.7%	69.6%	0.6%	0.0%	--
Closed-end 1-4 family residential	1.5%	5.4%	0.0%	0.0%	--
Home equity	2.5%	2.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	1.1%	2.5%	-0.3%	--
Commercial & Industrial	1.6%	0.9%	0.5%	0.0%	--
Commercial real estate	7.4%	6.9%	0.7%	-0.3%	--
Total loans	4.7%	6.4%	0.6%	-0.2%	--